

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michelle R Ulzheimer-Peck  
Debtor

Case No. 17-04538-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Aug 31, 2023

User: AutoDocket  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2023:**

Recip ID	Recipient Name and Address
db	+ Michelle R Ulzheimer-Peck, 5 Courtland Road, Camp Hill, PA 17011-6610
cr	Ditech Financial LLC f/k/a Green Tree Servicing LL, PO Box 6154, Rapid City, SD 57709-6154
4987096	Ditech, PO Box 6172, Rapid City, SD 47709-6172
4993788	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
4987097	+ Federal Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
4987098	+ Wells Fargo Bank, PO Box 3599, Rancho Camoanga, CA 91729-3599

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: RASEBN@raslg.com	Aug 31 2023 18:30:00	Loancare, LLC, RAS CRANE, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
cr	+ Email/Text: RASEBN@raslg.com	Aug 31 2023 18:30:00	U.S. Bank Trust National Association, not in its i, Robertson, Anschutz, Schneid, Crane & Pa, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
cr	+ Email/Text: EDBKNotices@ecmc.org	Aug 31 2023 18:30:00	US Department of Education, PO Box 16448, St. Paul, MN 55116-0448
4987094	+ EDI: CITICORP.COM	Aug 31 2023 22:35:00	Citimortgage, PO Box 6243, Sioux Falls, SD 57117-6243
5034108	+ Email/Text: BKelectronicnotices@cenlar.com	Aug 31 2023 18:30:00	Citimortgage, Inc., c/o Cenlar , FSB, 425 Phillips Blvd., Ewing, NJ 08618-1430
4987095	EDI: DISCOVER.COM	Aug 31 2023 22:35:00	Discover, 6500 New Albany Road, New Albany, OH 43054
4990634	EDI: DISCOVER.COM	Aug 31 2023 22:35:00	Discover Bank, Discover Products Inc., PO Box 3025, New Albany, OH 43054-3025
5432892	Email/Text: flyersprod.inbound@axisai.com	Aug 31 2023 18:30:00	JP MORGAN MORTGAGE ACQUISITION CORP., c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
5432893	+ Email/Text: flyersprod.inbound@axisai.com	Aug 31 2023 18:30:00	JP MORGAN MORTGAGE ACQUISITION CORP., c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708, JP MORGAN MORTGAGE ACQUISITION CORP., c/o Rushmore Loan Management Services 92619-2708
5225037	+ Email/Text: RASEBN@raslg.com	Aug 31 2023 18:30:00	LoanCare, LLC, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
5204692	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Aug 31 2023 18:30:00	LoanCare, LLC, P.O. Box 8068, Virginia Beach, VA 23450-8068
5204693	+ Email/Text: LC-Bankruptcy-RF@loancare.net		

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		Aug 31 2023 18:30:00	LoanCare, LLC, P.O. Box 8068, Virginia Beach, VA 23450, LoanCare, LLC, P.O. Box 8068, Virginia Beach, VA 23450-8068
5371889	^ MEBN	Aug 31 2023 18:30:33	Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
5459411	+ Email/Text: bkteam@selenefinance.com	Aug 31 2023 18:30:00	U.S. Bank Trust National Association, Selene Finance, LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
5047423	Email/Text: EDBKNotices@ecmc.org	Aug 31 2023 18:30:00	US Department of Education, PO Box 16448, Saint Paul, MN 55116-0448
5008506	EDI: AIS.COM	Aug 31 2023 22:35:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
4998625	EDI: WFFC2	Aug 31 2023 22:35:00	Wells Fargo Bank, N.A., dba WFDS, P.O. Box 19657, Irvine, CA 92623-9657
4987099	+ Email/Text: pitbk@weltman.com	Aug 31 2023 18:30:00	William Molczan Esquire, Welman Weinberg Reis, 436 7th Ave Suite 2500, Pittsburgh, PA 15219-1842
TOTAL: 18			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5481548		U.S. Bank Trust National Association
5459412	*+	U.S. Bank Trust National Association, Selene Finance, LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 02, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2023 at the address(es) listed below:

Name	Email Address
Ashlee Crane Fogle	on behalf of Creditor LoanCare LLC afogle@rascrane.com
Brian C Nicholas	on behalf of Creditor Ditech Financial LLC bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Charles G. Wohlrab	on behalf of Creditor LoanCare LLC bkecf@friedmanvartolo.com, cwohlab@ecf.courtdrive.com
Charles G. Wohlrab	

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on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association bkecf@friedmanvartolo.com, cwohlab@ecf.courtdrive.com

Daniel Philip Jones

on behalf of Creditor CitiMortgage Inc. djones@sterneisenberg.com, bkecf@sterneisenberg.com

Emmanuel Joseph Argentieri

on behalf of Creditor US Bank Trustee RCF 2 Acquisition bk@rgalegal.com

Emmanuel Joseph Argentieri

on behalf of Creditor JP Morgan Mortgage Acquisition Corporation bk@rgalegal.com

Jack N Zaharopoulos

TWecf@pamd13trustee.com

James Warmbrodt

on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com

Jerome B Blank

on behalf of Creditor CitiMortgage Inc. pamb@fedphe.com

Michael S Travis

on behalf of Debtor 1 Michelle R Ulzheimer-Peck travisattorney@protonmail.com

Michelle McGowan

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association mimcgowan@raslg.com

Sindi Mncina

on behalf of Creditor Loancare LLC smncina@raslg.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 14

**Information to identify the case:**

Debtor 1 Michelle R Ulzheimer-Peck  
First Name Middle Name Last Name  
Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court Middle District of Pennsylvania  
Case number: 1:17-bk-04538-HWV

Social Security number or ITIN xxx-xx-1973  
EIN --  
Social Security number or ITIN  
EIN --

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michelle R Ulzheimer-Peck  
aka Michelle R Peck, aka Michelle R Ulzheimer

8/31/23

By the  
court:



Henry W. Van Eck, Chief Bankruptcy  
Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**